TO LOOK OUT FOR **DISASTROUS FIRE**

George E. Markham of St. Louis Tells Legislators He Is Sure It Will Come.

TESTIFIES AS EXPERT.

Explains Insurance Rates and Opposes Plan to Have State Fix Them.

"I believe that New York will one day have a very disastrous tire," said George E. Markham of St. Louis, testifying to-day before the legislative graft hunters at the City Hall. "I know you gentlemen do not believe hi I know you New York underwriters some of them, do not believe it, but I do, emphatically

Mr. Markham is from Missouri. He is at the head of the Individual Pire Underwriters of St. Louis, an organization of twenty-five men, worth among them \$60,000,000, who write insurance on the Lloyds plan. He explained that i was not a competitive company and taok no chances unless one or more old ne well established companies were afready back of the risk. His company dealt only in what he called surpluinsurance, or insurance which was in excess of the limit imposed by the oldfashioned companies on themselves.

Could Pay Right Up.

Mr. Markham's prediction of a great fire in New York came in the course of his explanation of how his association would be affected by such a diaster. Because it was unincorporated and had no red tape, he said, his com-panty could pay its insurance the day after the fire, with all the resources of

Its individual members to meet it.
The operation of the law against a combination of insurance companies for are making had not accomplished anything but hardship on the companies and a raising of rates for the customers, in Mr. Mr. Markham's opinion. It was a product of "anti-trust unreason and excitement." The companies in St. Louis formerly had what the witness conductors in Boston began taking solutions of the cancel of the first train to B and get a good, steady job as a course of the Boston elevated road. Because, starting yesterday, all conductors in Boston began taking solutions. called "a rate-making machine," to which all of them subscribed support and by whose rates they stood.

Forbidden to continue it by legislation, the man at the head of the machine established a private rate making machine of his own and furnished rates.

Posters were sent Sunday by the Best vice acceptable to the companies, the engineer of the rate machine, in Mr. Markham's opinion, inclined to estimate his rate higher than was equitable. This opened the way for discrimination and

How the Scheme Worked. tween the amount of the premiums on the one hand and the losses paid out on

of affairs by saying that when all the local agents got together and fixed a fate, as they do here, they fought to got a sweetly modulated voice in a sweetly modulated voice in the customer. Now a conductor should bid his larynx to product on and tones, directs him in the production and use of a sweetly modulated voice in shares and of bonds \$1,700,000.

The Closing Price. je's" rates, over which they have tone in calling out station

in Kansas there is a State made rate. It is so unastisfactory to the companies

Insurance, questioned the witness with the aid of Prof. A. W. Whitney of the

SAYS MARQUIS MAY HAVE

Attorney Who Drew Will in Paris Makes Strong Admission in Suit.

The refusal of the lawyer who drew her will to swear that Grace Margaret Daniel dropped in; call boys in the ho-Coudert, the wealthy American beiress tels who flit from crag to crag screamwho died in Paris June 5, 1909, was not ing aloud for "Mr. Magoozium," or influenced in the making of the will by words to that effect; lady waitresses in the Marquis Charles Auguste de quick funheeries who order a course of Chalseul, her brother-in-law, was a sur- browning for the wheats in a voice like prise furnished at the trial to-day be- the late Mrs. Guiness summoning her fore Surrogate Cohaian of the contest newest husband to partake of a deep begun by the two sisters of the dead dish polson pie; newsboys with penc-

By the terms of the will, which was executed June 10, 1908, in the home of the Marquis, the bulk of Miss Coudert's estate, said to be worth more than 180,-on, was left to the Marquis. Miss Cou-dert's sisters, Clarisse Coudert Nast, of No. 126 East Twenty-second street, and tie Brennig Coudert or posed the pro-

Mins Coudert was ill in Paris two Miss Coudert vas ill in Paris two years prior to her death. During that time she was attended by Mrs. M. F. Dean, a trained nurse. A deposition made by Mrs. Dean was read to-day, in whiteh Mrs. Dean declared that in her opinion Miss Coudert was of sound mind when she made her will. The lawyer who dre with will. The lawyer who dre with will, John M. Robinson, to Miss Coudert's wishes, expressed in writing on several sheets of paper which she handed to him. He said she was suffering from a sore throat at the writing on several sheets of paper which she handed to him. He said she was suffering from a sore throat at the writing on several sheets of paper which she handed to him. He said she was suffering from a sore throat at the writing on several sheets of paper which she handed to him. He said she was suffering from a sore throat at the writing on several sheets of paper which she handed to him. He said she was suffering from a sore throat at the men understand and properly observe the instructions. Here are some of them:

Do not make announce, nents explosion to day so that they she was suffering from a sore throat at the men understand and properly observe the instructions. Here are some of them:

Do not make announce, nents explosing the names of the subway, elevated and who had to death.

Widow of American Accuses Man Who Claims to Be a Count.

LONDON, Dec. 13.—Alexandre Tscherniadien was remanded in Maryletone roid of the lawyer remanded in Maryletone roid of the lawyer remanded in Maryletone roid of the count of the count

Typhold Inquiry at Annapolis. ANNAPOLIS, Mr., Dec. 13.-A board

of medical experts detailed by the Navy Department at Washington reported at the Naval Academy to-day for the pur-pose of inquiring into the probable causes of the outbreak of typhoid among the midshipmen. Every possible source of infection will be thoroughly investigated. No new cases of typhoid have developed.

Speak to the one furthest away. Speak kindly and politicly. Speak kindly and politicly. Speak to the one furthest away.

WARNS NEW YORK New York City Won't Be Happy Until SUDDENLY CRAZED, SYNDICATE HEADED It Gets Those Musical "L" Guards TWO HARLEM MEN BY LOCKE TO BUY



That Boston Voice Culture Idea Likely to Spread Here, for the Subway Needs It, Also the Old Clo' Man.

If ever Caruso should lose his present, extra effort in the middle of the body emunerative job in Grand Wopra-not and not in the throat. saying that he will, but if he shouldhe can catch the first train to Boston

sons in voice culture, the theory being that when their pipes have been sufficiently cultivated, the aesthetic of Boston

Posters were sent Sunday by the Bosto such companies as subscribed, with-out any obligation on their part to fol-low him. In his effort to make his ser-detailed instruction in oratory, with orders that they be pasted on the barn bulletin boards.

Yodel for Promotion.

How to breathe, how to twist the all be learned by referring to the poster. | the amount insignificant.

the other should be as small as may be. high or one note too low the orders are American Smelling were the leaders in the other should be as small as may be. In the six years since the law has been for the inspector to report him. If he operating the losses are but 45 per cent. If the peremitums."

The witness accounted for this state of affairs by saying that when all the largest that the produce the clearest the operation of the produce the clearest that the upturn. Afternoon trading was featureless and stocks were about 1 point lower at closing time, notwithstanding a raily was in progress during the last few

Reforms May Come Here.

It is believed that in time the reform that they are withdrawing their business will spread to New York, for-Merciful Amal. Copper M, Linn Bruce, counsel to the com-reader, of the gentle relief to the nerves Evans!-it's needed here. And think, University of California, the commitwill render a pleasing selection, something like a lullaby, to let you know that you are now approaching Ninety-INFLUENCED MISS COUDERT sixth street, where all who desire to go to the Bronx, if any such there be, will kindly change cars.

Nor need the good work stop with our transit lines. Train callers in railroad depots who now come out at intervals and through a megaphone give a correct imitation of the lion's dea when trating pipes; old clothes gentlemen of the public highways-all these will be more popular in the days when voice culture is part of the Civil Service curriculum here in New York.

HERE ARE THE RULES FOR BOSTON "L" MEN.

sure Miss Condert was mentally compotent, but said he couldn't swear she
was not influenced in the making of
her will.

Do not make announcements explasively, putting all the force on the first
part and none on the last of a word.

Find the natural key of your voice
her will. and speak freely, and do not allow the

Study how you can speak more easily and pleasantly, and always face the person spoken to.

Do not call the name of a street to passengers in the can and at the same;

time be looking away from them. Speak to the one furthest away.

possible when speaking, and centre all serious.

throat relaxed.

Speak with decision from the front of he can catch the first train to and get a good, steady job as a conductor on the Boston elevated road.

Because, starting yesterday, all the conductors in Boston began taking lesconductors in Boston began taking lesconductors.

Speak with decision from the front or tip of the tongue.

Be sure and give all syllables in a word distinctly and accent correctly. Use the rising inflection—for example, "North Sta-tion."

Keep the muscles of the face, jaw and

WALL STREET. BENSEL AND CRAM

AN OPERATIC SOPRANO

FOR VARIETY

Murphy Barred From Senator-

ship Because Name Is Mur-

phy, Joe Cassidy Thinks,

Although a horde of office seekers and

Democratic leaders and near leaders

and far from leaders swarmed in and

few of them got a chance to talk to

Governor-elect Dix, Only two persons

were admitted to Mr. Dix's headquar-

ters during the morning. They were J.

Sergeant Cram and John A. Bensel,

Mr. Dix started downtown after a talk

with Mr. Bensel and did not leave word!

when he would return. The office seek-

entitled to the office for the service he has performed for the Democratic par-

ty. It is due to his leadership that we

have carried the State and put our-

selves in position to select a Democratic

"If his name was De Puyster or Dix

Connection With Knights.

Knights of Columbus, made the state-

Brooklyn women known as the Daugh

Hale's

Honey

Of Horebound and Tar

For Coughs and Colds

ers hung around and talked politics. "The logical man for United States Senator," declared Joe Cassidy of Queens is "Charles F. Murphy. He is

State Engineer-elect.

around the Manhattan Hetel to-day

Prices see-sawed through the first our of trading this morning without definite trend until near mid-day when stocks were lifted about 1 point up on a moderate buying demand. tongue, and how to hold the mouth can Business was entirely professional and

"For six years before the new law went into effect," said Mr. Markham, "the losses paid were 6 per cent. of the premiums paid in. That is a fairly equipart of the premiums paid in. That is a fairly equipart of the premium paid in. That is a fairly equipart of the premium paid in. That is a fairly equipart of the property of the property of the property of the property of the market was fractionally lower at the opening and prices were headed downward until shortly after the first property of the property of the property of the market was fractionally lower at the opening and prices were headed downward until shortly after the first property of the property of th down when the improvement developed. But if he raises his voice one tone too Reading, Union Pacific, Steel and

To-day's highest, lowest and last prices of stocks and of net changes as compared with resteriar's "aid net "gures are as follows:

Amal. Copper High Low Last. Net Chiges.

Amal. Copper 1334, 1934,

	amai. Copper 0	27	102.76	02 3	_	74
- 1	Am. Can. if	11.5	10	9.54	4-	36
-6	Am. Can. pf 7	7	78%	7034	-	34
	Am. Cot. Oil 5	10.00	585	584	-	3.5
	Am. Ice Co 1	74	1744	1714	_	44
			WH 17	773.5	_	-87
	Am Sugar 11	7.67	1144	1144		12
	Am. Tel. & Tel. Co. 14	1.0		1416	=	100
2	Anamada Minter	1.72	200.77	200 64		20
	Anaconda Mining 8 Atach., Top. & S.F. 10	100	100	4117.70	-	300
58	Atach, 100. & S.F. 10			100%	14-11	
13.	Atlantic Coast 11		1186	118%	+-	1.78
13	Rall, & Ohio 16 R'klyn Rap. Tran. 7 Cent. Leather	(0.50)	106	108	+	142
	B'klyn Rap. Tran. 7	(146)	73%			
53)	Cent. Leather h	1075	305	30%	-	14
623	Can. Pac 19	1244	1014		-	- 65
	Chee & Ohio	0.00	7111	79.9		-
03	Chie. Mil. A St.P. 12	2111	121 %	122 1	12.	14.
, il	Chie & N W 1	1712	141	141	œ.	
M	Can Pac 16 Chee & Otto Chic Mil. & St.P. 17 Chic & N. W. 16 Col. Fuel & Iron.	10.00	ai		444	1
642	Clad Southwest		77.56	54	-	
10	Cod. Southern 1	277	200.00			
J	Committee contract to	NA P	132%	13236		
σì	Del. & Hudson 19	003	163	163		114.00
ы,	Dist. Sec. Corp ;	32	32	32	-	-34
ri i	Erie	7734	47.4	150	990	14
	Gen. Electric 11	100	1005	150	-	114
	Gt. Nor. 1d 11	923	1001	1:21	40	47
	Gen. Electric. 1 Gt. Nor. pf. 1 Luter. Met Inter. Met. pf	114	111	111	33	: 47
٠.	Inter Met of	Kirtz.	55.7	57154		7.0
	111 Control		130 (2	13015		DATE
٠.	Minn & St. L. Mo., Kan. & Tex.	4441	40%	4034	-	79
	Athena Thinks	17.00	25.5	20.00		9.7
	Stinn. & St. Inc.	44.75	200.20	25 4	-	124
	Man. A. Tex.	11.	30%	31		7.9
٠	Mo. Pac. Nat. Lead Norfolk & West.	40	44.5%	30		
m	Not Lead	0236	52	52	-	16
ú	Norfolk & West	197 14	97.14	317.14	-	1.0
				111114	_	1
t	NORTH, PAC. SACTOR	10 %	11414	1151	4	1
80	Pennestrania I	101.10	128	VE22440	-14	716
ħ.	People's tias 1	0.5	104%	10415		100
r	Reading 1	4754	14615			- 77
	Han Wind	11.77	30%	3012		
	Hop. Steel	11.75		357.50	-	29
	Hork Island	11.75	2015	20%	-	34
	South, Pac 1	23.76	11116	112%	_	0.65
•	South, R'y pf	DEF	201	00	-	1
	Third Ave.	141	944	976	-	7/4
0	Third Ave.	65%	1671-	108%	and.	10
8	U. S. Steel	7237	71%	7214		16
9	I' S. Steel of . 1	1414	116	11856	-	4.7
٠	Titals Courses	441	455	445	100	12
	The Care Chart	46.44	4115	1072	I	14
	The state of the s	317.76	441	6165	7	19
	Man delice to W M	Orth.				
	U. S. Steel U. S. Steel, pf. 1 Utah Copper Virg. Caro. Chem. West house E. & M. West, Un. Tel.	73.70	7114	7134		
4	+ Advance Dec	little.				
•		-		-		
		72395000	CONTRACTOR OF THE PARTY OF THE			

LINKED WITH MONEY PLOT. Widow of American Accuses Man Regiment, had no direct connection

Stabbed in Quarret Over Woman.

In a quarrel over a woman in the basement of the tenement house, No. 221 East Twenty-eighth street, to-day Chrysostom Orfanedez stabbed Levorstis Savi five times on the head and shoulders. Before Policeman Carrol arrived Orfanedes had escaped. Savi was taken to the New York Hospital, where it was said that his wounds were no

GO TO BELLEVUE BOSTON NATIONALS

Struggle Are Placed in

Straitjackets.

plint in straitsancets.

The first, Prederick Asthner, a pros-

Dr. Calley of No. 12, West One Hun- to St. Louis,

for him at No. 501 East One Hundred | Perguson, formerly a Giant pitcher,

sponsible for the condition of McDer-

For a long time the family has made efforts to have James stop smoking. He continued, however, and his condition grew worse. Several times recently he became hysterical when he tried for time to stop. was worse than ever, and at 2.50 this ITCHING SCALPS time to stop smoking. Last night be morning he became hysterical and attacked his brothers. He was taken to Bellevue, where he will be held for of

Quarantine for Sheep Dogs.

WASHINGTON, Dec. 13 .- Collies. shepherd or sheep dogs hereafter entering the United States or territories thereof from any foreign country will not to exceed two weeks, or until it can be determined whether such dogs are infected with tapeworm. It is so ordered by the Department of Agriculture. This precaution was found necessary since it had been determined necessary since it had been determined to the Company, 1777 Broaden, New York. Send to the Company of th SEE DIX, BUT NO ONE by the Department that such dogs are subject to tapeworm, causing gid, sturdy or staggers in sheep. **ELSE GETS TO HIM**

Put Fred Tenney in as

New Manager.

Two men suddenly became violently | Before the National League meeting insume in Harlem this morning, and was called to-day rumors of all sorts the prison guards and stopped all comboth had to be taken to Bellevue Hos- re-school about the corridors of the munication between the convicts and Hotel Bresity, One was to the effect that William Locks, secretary of the corporal punishment of two convicts. persus cigar manufacturer of No. 2522 Pittspurg club, was at the head of a Seventh avenue, developed mania at I syndicate formed to take over the Box o'clock. He leaned from bed and dashed ton club. It was said that Fred Tenne about the house, his wife anable to re- was interested and would be made manager in place of Fred Lake, who will go

Dr. Calley of No. 127 West One Handed and Thirty-sixth street was called and the in turn summoned Policeman McCarty of the West One Hundred and Twenty-fifth street station.

The policeman and physician were until the physician were able to control Asthuer and they were critics will raise the ory of syndicate joined by Dr. Balamuth of Harlem Hos-basebalt. Dreyfus will have no part in pital. Then Dr. Blee came from Belle-the deal, it is said. John P. Harris of vue and Asthuer was placed in a strait.

is less this family cannot account for his insanity.

Rice had hardly got the eigar manufacturer in the psychopathic ward in Bellevue when there was a hurry call for him at No. 581 East One Hundred.

Ference, formerly a Giant pitcher.

and Twentieth street, where it was filed a claim against the Boston Club stated James J. M. Dermott, nineteen for \$500 bonus, which his contract called years old, of that address, had gone mad for if he won more than half of his contract. games last season. The big pitcher wo suddenly.

Excessive eigarcite smoking, according to his family and physician, is responsible for the condition of McDermott. It was necessary to call the aid.

Maddax was awarded fifteen days' pay of two policemen, who put the boy in a from the Pittsburg Club. Maddox, who strattjacket before he could be removed was traded by Pittsburg to Kansas Clty to the ambulance.

Can Be Cured by Crudol. When your scalp is sick your hair is bound i

suffer. The symptoms of a sick scalp are dan druff, itching and fating hair.

Crudol is crude petroleum oil, the natural resoedy for scalp troubles. It stops itching at once, It prevents the hair from falling and gives it nesubjected to quarantine for a period rigor and vitality. One trial will continue to

ten cents in etamos for liberal trial trite.

Crudol antiseptic shampso is a delightful scale cleanser in 10c, tubes only.

Balked in Plot for General Jail Delivery, Sasonoff Swallowed Morphine,

SLAYER OF VON PLEHVE

ST. PETERSBURG, Dec. 13.—The re-port that M. Sasanoff had died in the prison of Zarantui was officially conirmed to-day. The death is attributed to suicide. Sasanoff assassinated for mer Minister of the Interior von Piehve on July 28, 1904. Recently rumors that Become Violent and After Hard Pittsburg Secretary Plans to the prisoner had been fatally injured by a flogging had been in circulation. According to the governor of the prison the officers discovered a plot to release the political prisoners en masse. A large sum of money had been collected, of which sum \$250 had been smuggled to

Saganoff. The authorities thereupon reinforce

three of the prisoners severed the ar-A SUICIDE IN PRISON.

Sore Throat

THE Consumer's League says: "Do your Christmas shopping early in the season and early in the day, thereby contributing to the Christmas of the Working Girl and all who serve you.'

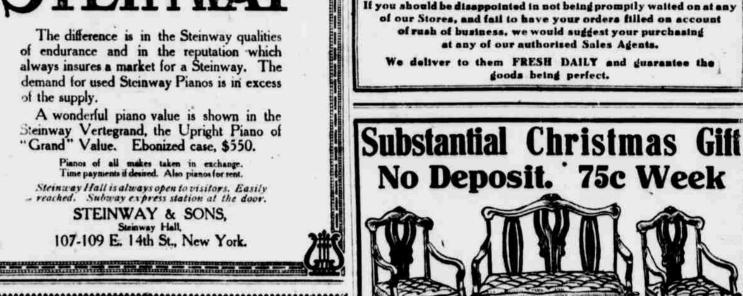


will consider it a special favor on the part of their many patrons if they will place their CHRISTMAS ORDERS AS EARLY AS POSSIBLE, directing that goods be packed and delivered on any desired date. This will enable our giving more careful attention to the packing and delivering of goods, and avoid unnecessary late hours for our employees, which is bound to result if orders are placed at the last moment.

CANDIES OF RARE QUALITY

If you should be disappointed in not being promptly waited on at any of our Stores, and fail to have your orders filled on account of rush of business, we would suggest your purchasing at any of our authorised Sales Agents.

We deliver to them FRESH DAILY and guarantee the goods being perfect.





One Door from Cor. 14th St.

Cor. 18th St.

You purchase an ordinary piano.

You invest in a



You can have this Parlor Suit delivered without making any first payment

and we will trust you to pay us 75c

155-157-159 EAST 23d STREET ONE DOOR WEST OF THIRD AVE. Evertyhing for Housekeeping

Furniture, Carpeting, Bedding, Draperies, etc.

Liberal Credit Given

No extra charge for the accommodation \$40.00 worth of goods for 75c per week \$60.00 worth of goods for \$1.00 per week \$100.00 worth of goods for \$1.50 per week